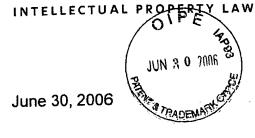
Bereskin & Parr



Kendrick Lo B.A.Sc. (Eng. Sci.), MBA, LL.B. 416 957 1685 klo@bereskinparr.com

Your Reference: 09/811,684 Our Reference: 11483-98

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

The Commissioner for Patents PO Box 1450 Alexandria, Virginia U.S.A 22313-1450

Dear Sir:

Re: United States Patent Application No. 09/811,684

For: RISK MANAGEMENT SYSTEM, DISTRIBUTED FRAMEWORK AND

METHOD

Applicants: DEMBO, Ron et al.

Filed: March 20, 2001

The Applicants hereby submit a Supplemental Information Disclosure Statement listing a publication of which the Applicants are aware, and a copy of the listed publication.

Please have these documents recorded against the above-mentioned application.

Respectfully submitted,

Kendrick Lo

Registration No. 54,948

/sc Encl.

PTO/SB/08b(08-03) Approved for use through 07/31/2006. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449B/PTO	Complete if Known	
	Application Number	09/811,684
INFORMATION DISCLOSURE	Filing Date	March 20, 2001
STATEMENT BY APPLICANT &	First Named Inventor	DEMBO, Ron S. et al.
(32 JOIN A O JUNE S)	Art Unit	3628
(Use as many sheets as necessary)	Examiner Name	Dass, Harish T.
Sheet 1 of	Attorney Docket Number	11483-98
Sheet CEMARK		

te name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
organ, " RiskMetrics – Technical Document", Fourth Edition, New York, December 96; retrieved from Internet, URL www.gloriamundi.org/picsresources/rmtd.pdf	
	L
	96; retrieved from Internet, UKL www.gloriamundi.org/picsresources/rmtd.pdf

Examiner	Date
I EYAHIII EI	10
Signature	Considered
Signature	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Applicant's unique citation designation number (optional). Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.